

**REMARKS**

On behalf of Applicants, the undersigned expresses appreciation for courtesies extended during the telephonic interview with the Examiner on March 14, 2011. During the interview, it was acknowledged that the January 12, 2011 Advisory Action indicates that claims 1-29, 32-46, and 50-57 are allowable. In addition, it was agreed that the proposed amendments to the remaining claims, i.e., claims 30-31, 47-49, and 58 distinguish those claims over the cited art.

Due to the finality of the previous action, Requests for Continued Examination and for a two-month extension of time are submitted herewith.

**35 U.S.C. § 103**

Claims 30-31, 47-49, and 58 stand rejected under Section 103 as allegedly obvious over U.S. Patent 7,072,851 to Wilcox in view of NPL The Banks Fight Back by Co-Opting Cobranding and U.S. Patent 6,578,011 to Forward.

As discussed above, it was agreed that the proposed amendments distinguish over the art of record. As such, Applicants respectfully request reconsideration and allowance of claims 30-31, 47-49, and 58.

**Allowable Subject Matter**

Also as discussed above, the January 12, 2011 Advisory Action indicates that claims 1-29, 32-46, and 50-57 are allowable. Applicants respectfully acknowledge the allowability of these claims.

**Conclusion**

With all claims being indicated or agreed to as allowable over the art of record, Applicants respectfully request that the application be advanced to issuance.

If the Examiner believes it would help to advance prosecution, the undersigned would welcome the opportunity to discuss the above amendment in an additional telephone interview and can be reached at (312) 201-0011.

Respectfully submitted,

Dated this 15<sup>th</sup> day of March, 2011.

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